

What is claimed is:

1. A method for selling a product online, comprising:
registering a plurality of retailers;
5 receiving a product order from a user;
determining a geographic location of the user; and
transmitting the product order to one of the plurality of retailers, based on
the geographic location of the user.

10 2. The method of claim 1, wherein the product corresponds to a purchase of a
diamond.

3. The method of claim 1, wherein said registering is performed online.

15 4. The method of claim 1, wherein said registering further comprises:
receiving, from a retailer, a selection of a territory corresponding to a
geographic location for which the retailer is identified.

5. The method of claim 4, wherein the territory is an exclusive territory.

20 6. The method of claim 4, further comprising:
receiving a payment from the retailer for the selection.

7. The method of claim 1, wherein said registering further comprises:
receiving a retailer geographic location corresponding to a physical
location of each retailer;

assigning a territory to each retailer based on the physical location.

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8. The method of claim 1, wherein said registering further comprises:
receiving from each retailer at least one of: a retailer name, a retailer
location, an employee name corresponding to an employee of the retailer, and an
inventory of products available from the retailer.

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9. The method of claim 1, wherein said registering further comprises:
receiving from each retailer a markup amount for a product available from
the retailer.

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10. The method of claim 1, wherein said receiving further comprises:
receiving a description of a desired product;
searching an inventory of available products;
providing a list of at least one available product corresponding to the
description; and

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receiving a selection of an available product from the user.

11. The method of claim 10, wherein said providing further comprises:
providing a list of at least one retailer having the available product.

12. The method of claim 11, further comprising:
providing a price for which at least one retailer will sell the available
product.

5 13. The method of claim 10, further comprising:
receiving a second selection of a delivery preference from the user.

14. The method of claim 13, wherein the delivery preference comprises one
of:
10 a shipment of the available product to the user or a pick-up of the available
product from the retailer.

15 15. The method of claim 1, wherein said determining comprises:
receiving a description of the user's geographic location from the user.

16. The method of claim 15, wherein the description comprises at least one of:
a zip code corresponding to the user, a city corresponding to the user and a telephone area
code corresponding to the user.

20 17. The method of claim 1, wherein said determining further comprises:
determining an earliest network router from which the user is connected;
and

determining the geographic location based on the location of the earliest network router.

18. The method of claim 1, wherein said determining further comprises:
5 determining an internet protocol address of a computer used by the user;
accessing an internet provider database storing the internet protocol
address; and
retrieving a geographic location of internet protocol address from the
internet provider database.

10 19. The method of claim 1, further comprising:
receiving a payment from the user for the product order.

20. The method of claim 19, further comprising:
15 providing at least a portion of the payment to the retailer.

21. The method of 19, further comprising:
providing a commission to an employee of the retailer.

20 22. The method of claim 1, wherein the product order further comprises at
least one of:

a product size, a product color, a product clarity, a product cut, a price of a product, a delivery preference for the product, an insurance amount for the product, and an inscription for the product.

5 23. The method of claim 1, further comprising:
 receiving a request for financing the product order.

10 24. The method of claim 1, further comprising:
 providing product information corresponding to the product order to the
 user.

15 25. The method of claim 1, further comprising:
 providing a forum through which the user may submit a question
 regarding the product.

20 26. The method of claim 1, further comprising:
 registering at least one user.

25 27. The method of claim 1, further comprising:
 receiving a product description of a desired product from the user; and
 presenting a list of available products corresponding to the desired
 product, wherein a first of the available products corresponds to a retailer having a
 location closest to the geographical location of the user.

28. A computer-readable medium encoded with processing instructions for implementing a method for selling a product online, the method comprising:

- 5 registering a plurality of retailers;
- receiving a product order from a user;
- determining a geographic location of the user; and
- transmitting the product order to one of the plurality of retailers, based on the geographic location of the user.

29. An apparatus for selling a product online, comprising:

- means for registering a plurality of retailers;
- means for receiving a product order from a user;
- means for determining a geographic location of the user; and
- 15 means for transmitting the product order to one of the plurality of retailers, based on the geographic location of the user.

30. An apparatus for selling a product online, comprising:

- a processor; and
- 20 a memory in operative communication with the processor, the memory for storing processing instructions directing the processor to:
 - register a plurality of retailers;
 - receive a product order from a user;

determine a geographic location of the user; and
transmit the product order to one of the plurality of retailers, based
on the geographic location of the user.

5 31. A method for identifying a geographic location of a user accessing a web
site by a computer over a network, comprising:

 determining an internet protocol address of a user's computer;
 accessing an internet provider database storing the internet protocol
address; and
10 retrieving a geographic location of the user from the internet provider
database.

 32. The method of claim 31, further comprising:
 receiving a product order from the user; and
15 selecting a retailer to fulfill the product order based on the geographic
location of the user.

 33. A computer-readable medium encoding with processing instructions for
implementing a method, performed by a computer, for identifying a geographic location
20 of a user accessing a web site by a computer over a network, the method comprising:

 determining an internet protocol address of a user's computer;
 accessing an internet provider database storing the internet protocol
address; and

retrieving a geographic location of the user from the internet provider database.

34. An apparatus for identifying a geographic location of a user accessing a web site by a computer over a network, comprising:

means for determining an internet protocol address of a user's computer;

means for accessing an internet provider database storing the internet protocol address; and

means for retrieving a geographic location of the user from the internet provider database.

35. An apparatus for identifying a geographic location of a user accessing a web site by a computer over a network, comprising:

a processor; and

a memory in operative communication with the processor, the memory for storing a plurality of processing instructions for directing the processor to:

determine an internet protocol address of a user's computer;

access an internet provider database storing the internet protocol address; and

retrieve a geographic location of the user from the internet provider database.

36. A method for identifying a geographic location of a user accessing a web site by a computer over a network, comprising:

identifying an earliest network router from which the user is connected to the network;

5 determining a location of the earliest network router based on an ANI address; and

determining the geographic location of the user based on the location of the earliest network router.

10 37. The method of claim 36, wherein said determining the location of the earliest network router comprises:

accessing a database storing a plurality of telephone area codes and a plurality of corresponding geographic locations for the telephone area codes;

retrieving an area code from the ANI of the earliest network router; and

15 comparing the retrieved area code to the plurality of telephone area codes and corresponding geographic locations to determine the geographic location of the earliest network router.

38. The method of claim 36, further comprising:

20 receiving a product order from the user; and

selecting a retailer to fulfill the product order based on the geographic location of the user.

39. A computer-readable medium encoded with processing instructions for implementing a method, performed by a computer, for identifying a geographic location of a user accessing a web site by a computer over a network, the method comprising:

identifying an earliest network router from which the user is connected to

5 the network;

determining a location of the earliest network router based on an ANI address; and

determining the geographic location of the user based on the location of the earliest network router.

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40. An apparatus for identifying a geographic location of a user accessing a web site by a computer over a network, comprising:

means for identifying an earliest network router from which the user is connected to the network;

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means for determining a location of the earliest network router based on an ANI address; and

means for determining the geographic location of the user based on the location of the earliest network router.

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41. An apparatus for identifying a geographic location of a user accessing a web site by a computer over a network, comprising:

a processor; and

a memory in operative communication with the processor, the memory for storing a plurality of processing instructions for directing the processor to:

identify an earliest network router from which the user is connected to the network;

5 determine a location of the earliest network router based on an ANI address corresponding to the router; and

 determine the geographic location of the user based on the location of the earliest network router.

10 42. A method for registering a retailer to accomplish an online sale of a product, comprising:

 receiving, from a retailer, a selection of a territory corresponding to a geographic location for which the retailer is responsible for a product sale;

 receiving, from the retailer, an inventory of available products;

15 receiving, from the retailer, a price at which at least one of the available products is to be sold.

43. The method of claim 42, wherein the territory is an exclusive territory.

20 44. The method of claim 42, further comprising:

 receiving a payment from the retailer for the selection.

45. The method of claim 42, wherein said receiving a selection comprises:

receiving an indication of a physical location of the retailer; and
assigning a territory to the retailer based on the physical location.

46. The method of claim 42, further comprising:

5 receiving from the retailer at least one of: a retailer name, a retailer
location, and an employee name corresponding to an employee of the retailer.

47. The method of claim 42, wherein said receiving a price further comprises:

10 receiving, from the retailer, a markup amount for at least one product
available from the retailer.

48. The method of claim 42, further comprising:

receiving a product order for a product having a purchase price from a
user in the territory assigned to the retailer;

15 receiving a confirmation of a delivery of the product by the retailer; and
providing at least a portion of the purchase price to the retailer.

49. The method of claim 48, wherein said providing further comprises:

20 providing a commission to at least one of: the retailer and an employee of
the retailer.

50. The method of claim 42, further comprising:

storing an indication of a sale of the product in a transaction database accessible by the retailer.

51. A method for registering with a seller to accomplish an online sale of a product, comprising:

transmitting, to the seller, a selection of a territory corresponding to a geographic location for which a retailer is responsible for a product sale;

transmitting, to the seller, an inventory of available products; and

transmitting, to the seller, a price at which at least one of the available products is to be sold.

52. The method of claim 51, wherein the territory is an exclusive territory.

53. The method of claim 51, further comprising:
transmitting a payment to the seller for the selection.

54. The method of claim 51, wherein said transmitting a selection comprises:
transmitting an indication of a physical location of the retailer; and
receiving at least one assigned territory based on the physical location.

55. The method of claim 51, further comprising:
transmitting, to the seller, at least one of: a retailer name, a retailer location, and an employee name corresponding to an employee of the retailer.

56. The method of claim 51, wherein said transmitting a price further comprises:

transmitting, to the seller, a markup amount for at least one product
5 available from the retailer.

57. The method of claim 51, further comprising:

receiving a product order for a product having a purchase price from a
user in the territory assigned to the retailer;

10 delivering the product to the user;
transmitting a confirmation of a delivery of the product by the retailer; and
receiving at least a portion of the purchase price from the seller.

58. The method of claim 57, wherein said providing further comprises:

15 receiving a commission from the seller for the product order.

59. The method of claim 51, further comprising:

auditing a transaction database maintained by the seller.

20 60. A method for purchasing a product, comprising:

connecting to seller web site;
providing an identification of a geographic location;
ordering a product from the seller web site; and

receiving the product from a local retailer corresponding to the geographic location.